

In the Specification:

Please add the following two paragraphs after the paragraph beginning at page 14, line 7 and ending at page 14, line 22:

For example, if a purchase is to be made by the user, the user transmits his or her digitally signed authorization to the broker giving the broker authorization to broker the transaction using standard secure protocols. The user transmits securely on-line the select information such as a specific credit card number. The broker then transmits the credit card number and purchasing information to the second agency, such as a credit card company, to complete the transaction. The transmitted information is not stored by the broker or agency. A confirmation is then sent to the user and the first agency.

After the transmitted, selected information is used to conduct a transaction, the transmitted selected information is destroyed or not stored. Thus, personal information is encoded onto the optical memory card but is not stored on any network or brokers's, agency's or company's database.